# UNITED STATES BANKRUPTCY COURT

# District of Arizona, Tucson Division

In Re:	DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM	
	Debtor	(if known)		
		Chapter	7	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$311,035.00		
B - Personal Property	Yes	5	\$90,734.18		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$328,552.17	
E - Creditors Holding Unsecured Priority Claims	Yes	3		\$2,900.72	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$29,175.29	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,209.32
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,450.00
	TOTAL	17	\$401,769.18	\$360,628.18	

# UNITED STATES BANKRUPTCY COURT

# **District of Arizona, Tucson Division**

In Re:	DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM
Debtor			(if known)
		Chapter	7
	STATISTICAL SUMMARY OF CERTAIN LI	ABILITIES AND R	RELATED DATA (28 U.S.C. § 159)
	you are an individual debtor whose debts are primarily consumer debt), filing a case under chapter 7, 11 or 13, you must report all informati		he Bankruptcy Code (11 U.S.C.
informat	Check this box if you are an individual debtor whose debts are No ion here.	OT primarily consumer debts	. You are not required to report any
This infe	ormation is for statistical purposes only under 28 U.S.C. § 159.		

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)(whether disputed or undisputed)	0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0
Student Loan Obligations (from Schedule F)	2900.72
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0
TOTAL	2900.72

 $Summarize \ the \ following \ types \ of \ liabilities, \ as \ reported \ in \ the \ Schedules, \ and \ total \ them.$ 

# State the following:

Average Income (from Schedule I, Line 16)	2,209.32
Average Expenses (from Schedule J, Line 18)	3,450.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

# State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" COLUMN		\$17,517.17
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$2,900.72	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column.		
4. Total from Schedule F		\$29,175.29
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$46692.46

Official Form 6A (12/07)								
In Re:	DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM					
	Debtor		(if known)					

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	Amount of Secured Claim	
Residential real property located at 11352 South Cienega Dam Place, Vail, Arizona 85641; assessed value is \$337,677; Cyberhomes.com value \$280,071; Zillow.com value is \$342,000	Fee simple		311035.00		328918.00

Total

\$311,035.00

Official Form 6B (12/07)								
In Re:	DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM					
	Debtor		(if known)					

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the same case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state the person's name and address under "Description and Location of Property". If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Tibi, a initiof cities, by voint Boo, galaratian. Bo not all				().
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial		Meriwest acct (XXXX 1569) \$40		99,00
accounts, CD's, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses or cooperatives.		Pyramid Credit Union accts (XXXX 1779) \$30 U S Bank checking account (XXXX 6970) \$29		<i>55</i> .00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Dining room tbl + 4 chairs \$300; couch \$300; TV \$300; 1 table \$50; 2 large chairs \$300; bed \$200; two small beds \$200; laptop \$200; frig \$200; stove \$200; w/d \$400; small kitchen appliances \$50		2700.00

Offi	cial	Form	6R	(12/07)
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In Re: DOSSANTOS, Josea Joao		Case No 4:1	0-bk-0	00818 TUC JMM
Debtor			(i	f known)
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
5. Books, pictures and other art objects,		Books		15.00
antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.				10.00
6. Wearing apparel.		Clothing		400.00
7. Furs and jewelry.		Watch		15.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars.	X			
12. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IBM 401(k) \$85,785.18  IBM Salaried Employees Retirement (unknown)		85785.18

Offi	cial	Form	6R	(12/07)	١

In Re: DOSSANTOS, Josea Joao		Case No 4:	0-bk-0	00818 TUC JMM
Debtor			(i	f known)
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
13. Stock and interests in incorporated and	X			
unincorporated businesses. Itemize.  14. Interests in partnerships or joint	X			
ventures. Itemize.				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in real estate of a decendent, death benefit plan, life insurance policy, or trust.	X			

Offi	cial	Form	6R	(12/07)
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In Re: DOSSANTOS, Josea Joao		Case No 4:1	4:10-bk-00818 TUC JMM		
Debtor			(i	f known)	
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	
21. Other contingent or unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1994 Mazda		1500.00	
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				

a	ffic	ial	Form	6R	(12/07)	
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Official Form 6B (12/07)				
In Re: DOSSANTOS, Josea Joao		Case No4	10-bk-(	00818 TUC JMM
Debtor			(i	f known)
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Dog		20.00
<ul><li>32. Crops - growing or harvested. Give particulars.</li><li>33. Farming equipment and implements.</li></ul>	x x			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Food and household stores		200.00
		Tot	al	\$54,970.00

Official F	orm 6C (12/07)			
In Re:	DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM	

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(if known)

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	

Debtor

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Residential real property located at 11352 South Cienega Dam Place, Vail, Arizona 85641; assessed value is \$337,677; Cyberhomes.com value \$280,071; Zillow.com value is \$342,000	33-1101(A)	0	311035.00
Meriwest acct (XXXX 1569) \$40 Pyramid Credit Union accts (XXXX 1779) \$30 U S Bank checking account (XXXX 6970) \$29	33-1126(A)(8)	99.00	99.00
Dining room tbl + 4 chairs \$300; couch \$300; TV \$300; 1 table \$50; 2 large chairs \$300; bed \$200; two small beds \$200; laptop \$200; frig \$200; stove \$200; w/d \$400; small kitchen appliances \$50	33-1123	2700.00	2700.00
Books	33-1125	15.00	15.00
Clothing	33-1125	400.00	400.00

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In Re:	DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM	
	Debtor		(if known)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Watch	33-1125	15.00	
IBM 401(k) \$85,785.18 IBM Salaried Employees Retirement (unknown)	33-1126(C)	85785.17	85785.18
1994 Mazda	33-1125(8)	1500.00	1500.00
Dog	33-1125	20.00	20.00
Food and household stores	33-1124	200.00	200.00

Official l	Form 6D (12/07)			
In Re:	DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM	
	Debtor		(if known)	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.  Check this box if debtor has no creditors holding secured claims to report on this Schedule D.								
Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred, Nature of Lien, and Description and Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account Number: XXXX 8592			2006				328552.17	17517.17
WELLS FARGO HOME MORTGAGE 3480 Stateview Blvd Fort Mills SC 29716			Mortgage (Freddie Mac) on Debtor's residence					
			VALUE \$ 311035.00					
Account Number:			VALUE \$					
Account Number:			·					
			VALUE \$					
			/Tata1		Subto		\$328,552.17	\$17,517.17
	(Total of this page) \$328,552.17 \$17,517.17  Total (Use only on last page) \$328,552.17 \$17,517.17							
(Report also on (If applicable, report								

Schedules.)

Summary of Certain Liabilities and Related

Data.)

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n De	DOSSANTOS Josea Joan	Case No	1.10-bk-00818 THC IMM

Debtor

(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entitires holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with

primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily conusmer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **■** Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occured first, to the extend provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Official Form 6I	E (12/07)		
In Re:	DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM
	Debtor		(if known)
☐ Certair	n farmers and fishermen		
Claims of cert	ain farmers and fishermen, up to \$5,400* per farmer of fi	isherman, against the debtor, as pr	rovided in 11 U.S.C. § 507(a)(6).
☐ Deposit	ts by individuals		
	ividuals up to \$2,425* deposits for the purchase, lease, or delivered or provided. 11 U.S.C. § 507(a)(7).	rental of property or services for	personal, family, or household use,
<b>⊠</b> Taxes a	and Certain Other Debts Owed to Governmental	Units	
Taxes, custom	s duties, and penalties owing to federal, state, and local g	governmental units as set forth in 1	11 U.S.C. § 507(a)(8).
☐ Commi	tments to Maintain the Capital of an Insured De	epository Institution	
	on commitments to the FDIC, RTR, Director of the Office the Federal Reserve System, or their predecessors or succeasi(9).	-	
☐ Claims	for Death or Personal Injury While Debtor Was	s Intoxicated	
	ath or personal injury resulting from the operation of a mog, or another substance. 11 U.S.C. § 507(a)(10).	otor vehicle or vessel while the del	btor was intoxicated from using
* Amounts are adjustment.	e subject to adjustment on April 1, 2010, and every three	years thereafter with respect to car	ses commenced on or after the date of

A 001 1 1	•		(4 A (A = )
Official	Form	610 (	(12/07)

In Re: DOSSANTOS, Josea Joao

Debtor					(if kn	own)	_		
			Турс	of l	Prior	itv			
Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred, and Consideration for Claim	ent	pa		Total Amount of Claim	Amount Entitled to Priority	Amount Not Entitled to Priority, If Any
Account Number: XXXX 8582 DIRECT LOAN SVC SYSTEM P O Box 5609 Greenville TX 75403			2000 Student loan				2900.72	2900.72	
Account Number:									
_Account Number:									
_Account Number:									
Account Number:									
_Account Number:									
Subtotal (Total of this page)						\$2,900.72	\$2,900.72	\$0.00	
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)				\$2,900.72					
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims	s	Sche the S	only on last page of the complete edule E. If applicable, report also of Statistical Summary of Certain ilities and Related Data.)	ed	Cotal	S		\$2,900.72	

Case No. 4:10-bk-00818 TUC JMM

Official Form of (12/07)							
In Re:	DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM				

Debtor

Off: -: -1 E---- (E (12/07)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. Husband, Wife, Joint or Community Unliquidated Contingent Creditor's Name and Mailing Address Date Claim was Incurred and Consideration for Claim. If Claim is Including Zip Code, and Account Number Subject to Setoff, so State. Amount of Claim Account Number: XXXX 7833 2007-2009 356.00 AMERICAN EXPRESS Miscellaneous consumer purchases and charges P O Box 981537 El Paso TX 79998 Account Number: XXXX 4118 2005-2008 4870.00 BANK OF AMERICA Miscellaneous consumer purchases and charges 4060 Ogletown Stan Newark DE 19713 Account Number: XXXX 3373 2004-2008 5397.41 CHASE/BANK ONE CARD SERV Miscellaneous consumer purchases and charges 800 Brooksedge Blvd (charged off) Westerville OH 43081 [this credit sued Debtor] Account Number: CV09028377 500.00 2009 ZWICKER & ASSOC PC Attorney for Chase Bank in lawsuit; P O Box 10069 attorney's fees Scottsdale AZ 85271 Subtotal \$11,123.41 Total 0 continuation sheets attached \$11,123.41 (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

In Re: DOSSANTOS, Josea Joao

<b>Debtor</b> (i			(if k	now	n)		
Creditor's Name and Mailing Address Including Zip Code, and Account Number  Account Number: XXXX 2650  CHASE/BANK ONE CARD SERVICES	Codebtor	Husband, Wife, Joint, or Community	2004-2008	Contingent	Unliquidated	Disputed	Amount of Claim 8556.88
800 Brooksedge Blvd Westerville OH 43081			Miscellaneous consumer purchases and charges (charged off)				
Account Number: XXXX 7500  CITIBANK CBSD NA 701 East 60th Street North Sioux Falls SD 57104			2007-2008  Miscellaneous consumer purchases and charges				2307.00
Account Number: XXXX 5357  HSBC BEST BUY P O Box 5253 Carol Stream IL 60197			2006-2008  Miscellaneous consumer purchases and charges				3543.00
Account Number: XXXX 6529  THE HOME DEPOT/CBSD P O Box 6497 Sioux Falls SD 57117			2006-2008  Miscellaneous consumer purchases and charges				3321.00
Account Number: XXXX 6970 U S BANK 1200 Energy Park D Saint Paul MN 55108			2008 Personal line of credit				324.00
Account Number: XXXX 5830 PENTAGROUP FINANCIAL LLC 35A Rust Lane Boerne TX 78006			2009 Collection agent for Chase Bank (XXXX 2650)				Already listed
Account Number:							
				- ;	Subt	otal	\$18,051.88
		(Re	(Use only on last page of the completed port also on Summary of Schedules and, if applicable, on Summary of Certain Liabilities and I	the St	dule atist	ical	\$29,175.29

Case No. 4:10-bk-00818 TUC JMM

Official Form 6G (12/07)							
In Re: DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM					
Debtor		(if known)					
SCHEDULE G - EXECUTO							
Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).							
☐ Check this box if debtor has no executory contracts or unexpir	red leases.						
Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Interest. State Whethe	ct or Lease and Nature of Debtor's r Lease is for Nonresidential Real ct Number of Any Government					

Re:	DOSSANTOS, Josea Joao	Case No	4:10-bk-00818 TUC JMM
	Debtor		(if known)
	SCHE	DULE H - CODEBTOR	a.S
debtor in the commonweal Wisconsin) v former spous nondebtor sp	e information requested concerning any person or ent schedules of creditors. Include all guarantors and co lth,or territory (including Alaska, Arizona, California within the eight year period immediately preceding the se who resides or resided with the debtor in the comm souse during the eight years immediately preceding the	p-signers. If the debtor resides or reside, Idaho, Louisiana, Nevada, New Mexe commencement of the case, identify unity property state, commonwealth, the commencement of this case. If a mi	ed in a community property state, sico, Puerto Rico, Texas, Washington, or the name of the debtor's spouse and of any or territory. Include all names used by the
child's name.	is and the name and address of the child's parent or guest. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m) his box if debtor has no codebtors.		by John Doe, guardian." Do not disclose the
child's name.	See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m)		
child's name.	his box if debtor has no codebtors.	).	
child's name.	his box if debtor has no codebtors.	).	
child's name.	his box if debtor has no codebtors.	).	

Official	Form	61 (	(12/07)
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In Re:	DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM
	Debtor		(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

	<u> </u>				
Debtor's Marital		DEPENDENTS OF DEBTOR	AND SPOUSE		
Status:	RELATIONSHIP	AGE			
	PEDECO	-		apovar	
Employment:	DEBTOR			SPOUSE	
Occupation					
Name of Employer					
How Long Employed					
Address of Employer					
1 7					
Income: (Estimate of	of average monthly income)				
	ross wages, salary, and commissions				
(Prorate if not paid		\$		\$	
2. Estimated monthly	vovertime	\$		\$	
3. SUBTOTAL		\$	0.00	\$	0.00
3. SCBTOTAL		Ψ	0.00	Ψ	0.00
4. LESS PAYRO	DLL DEDUCTIONS				
a. Payroll taxes a	and social security	\$		\$	
b. Insurance		\$		\$	
c. Union dues		\$		\$	
d. Other (Specif	y):	\$		\$	
5. SUBTOTAL (	OF PAYROLL DEDUCTIONS	\$	0.00	\$	0.00
6 TOTAL NET MOI	NTHLY TAKE HOME PAY	\$	0.00	\$	0.00
o. To The The I wo		Ψ	0.00	Ψ	0.00
7. Regular income from	om operation of business or profession or firm	\$		\$	
(Attach detailed state	*				
8. Income from real p		\$		\$	
<ol><li>Interest and divide</li></ol>		\$		\$	
	nance or support payments payable to the debto				
	that of dependents listed above	\$		\$	
-	other government assistance			\$	
(Specify):		\$			
12. Pension or retiren		\$		\$	
13. Other monthly in	come	\$	2209.32	\$	
Specify:					
Workman's comp (				_	
	LINES 7 THROUGH 13	\$	2,209.32	\$	0.00
	ILY INCOME (Add amounts shown on lines 6	and 14) \$	2,209.32	\$	0.00
16. TOTAL COMBI	NED MONTHLY INCOME \$ 2,209.32				

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Official Form 6J	(12/07)
------------------	---------

c. Monthly net income (a. minus b.)

In Re:	DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM	
_	Debtor		(if known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". 1. Rent or home mortgage payment (include lot rented for mobile home) \$ 2610.00 a. Are real estate taxes included? X Yes b. Is property insurance included? 2. Utilities: a. Electricity and heating fuel 30.00 b. Water and sewer \$ 25.00 c. Telephone \$ 28.00 d. Other SW Gas \$19; cable/internet \$65 \$ 84.00 3. Home maintenance (repairs and upkeep) \$ 4. Food \$ 200.00 5. Clothing 40.00 \$ 6. Laundry and dry cleaning \$ 7. Medical and dental expenses \$ 8. Transportation (not including car payments) 80.00 \$ 9. Recreation, clubs and entertainment, newspapers, magazines \$ 10. Charitable contributions \$ 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renters \$ b. Life \$ c. Health \$ d. Auto \$ 110.00 e. Other \$ 12. Taxes (not deducted from wages or included in home mortgage payments) \$ Specify: 13. Installment payments: (In chapter 11, 12 or 13 cases, do not list payments to be included in the plan) \$ 113.00 b. Other Student loan \$ c. Other \$ 14. Alimony, maintenance, and support paid to others \$ \$ 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 17. Other Personal sundries \$70; dog food/care \$20; car repair \$40 \$ 130.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17.) \$ 3,450.00 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 2209.32 b. Average monthly expenses from Line 18 above \$ 3450.00

\$

-1,240.68

n Re:	DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM
_	Debtor		(if known)
	DECLARATION CONC	CERNING DEBTOR(S	S) SCHEDULES
	DECLARATION UNDER PEN	ALTY OF PERJURY BY INI	DIVIDUAL DEBTOR
	I declare under penalty of perjury that I have read the foregoin summary page plus 2), and that they are true and correct to the	•	
	1/13/2010	/s	/ Josea Joao Dossantos
	Date		Signature of Debtor
	1/13/2010		
	Date	Si	gnature of Joint Debtor
		* * * * * *	
	DECLARATION AND SIGNATURE (	OF BANKRUPTCY PETITION P	PREPARER (See 11 U.S.C. § 110)
debtor the del	eable by bankruptcy petition preparers, I have given the debtor reparers any fee from the debtor, as required under that see btor before the filing fee is paid in full.  bria A. King, AzCLDP #80506  ed or Typed Name and Title, if any, of Bankruptcy Petition Preparers.	ction; and (4) I will not accept any a	
If the l	bankruptcy petition preparer is not an individual, state the nan n or partner who signs this document.	•	
_	4501 East Grant Road	_	
_	Fucson, Arizona 85712 Address	_	
	s/ Victoria A. King	1/13/2010	
S	Signature of Bankruptcy Petition Preparer	Date	
	s and Social Security numbers of all other individuals who prep individual:	ared or assisted in preparing this do	cument, unless te bankruptcy petition preparer is
A bank	than one person prepared this document, attach additional subtruptcy petition preparer's failure to comply with the provision or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		
		* * * * * *	
		* * * * * *	
	I,named as debt		
	I, named as debt that I have read the foregoing summary of schedules,		
	page plus 1), and that the are true and correct to the b	best of my knowledge, information,	and belief.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisionment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Date

Signature of Authorized Individual

#### FORM 7. STATEMENT OF FINANCIAL AFFAIRS

# UNITED STATES BANKRUPTCY COURT

# District of Arizona, Tucson Division

In Re:	DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM	
	Debtor		(if known)	

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfer and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None", mark the box labeled "None".** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### None 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source
2010: 0	
2009: \$11888.12	IBM (separation check 4/27/2009)
2009: \$22537.90	IBM Salary thru 4/15/2009
2008: \$87575.76	IBM
2007: \$71872.62	IBM

None		State the amount of income received by the debtor's business during the two years impoint petition is filed, state income for each must state income for each spouse whether petition is not filed.)	mediately preceding the con h spouse separately. (Marrie	nmencement of this case. Give particuled debtors filing under chapter 12 or ch	ars. If a apter 13
		Amount	Source		
		2010: \$ 2,203.00 2009: \$15,465.24	Workman's comp (medica Workman's comp (medica		
None		3. Payments to creditors  a. Individual or joint debtor(s) with prima of goods or services, and other debts, as of a domestic support obligation,] made Indcate with an * any payments that we	ggregating more than \$600 to e within 90 days immediatelere made to the creditor on a	o any creditor, [except for a debt on ac y preceding the commencement of this ccount of a domestic support obligation	count case. n or as
		part of an alternative repayment schedu agency. (Married debtors filing under content whether or not a joint petition is filed, under the content of the con	hapter 12 or chapter 13 mus inless the spouses are separa	st include payments by either or both spated and a joint petition is not filed.)	pouses
		Nane and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
		WELLS FARGO HOME MORTGAGE 3480 Stateview Blvd Fort Mills SC 29716	Every month	\$2610.00	\$328,552.17
None	⊠ Na	b. Debtor whose debts are not primarily cowithin 90 days immediately preceding to constitutes or is affected by such transformany payments that were made to a credi repayment schedule under a plan by an debtors filing under chapter 12 or chapt whether or not a joint petition is filed, unmeand Address of Creditor	the commencement of the ca er is less than \$5,475. If the itor on account of a domesti approved nonprofit budgeti ter 13 must include paymen	ase unless the aggregate value of all pro- debtor is an individual, indicate with a c support obligation or as part of an alto- ng and credit counselig agency. (Marric ts and other transfers by either or both s	perty that n asterisk (*) ernative ed

2. Income other than from employment or operation of business

to or for the benefit of cre chapter 13 must include p	ent made within one year immediately pre- ditors who are or were insiders. (Married of ayments by either or both spouses whether and a joint petition is not filed.)	debtors filing under chapter 12 or	
Name and Address of Creditor and Relationship to Debtor	Date of Payment	Amount Paid	Amount Still Owing
4. Suits and administra	tive proceedings, executions, garnis	hments and attachments	
preceding the filing of this	trative proceedings to which the debtor is s bankruptcy case. (Married debtors filing ther or both spouses whether or not a joint ion is not filed.)	under chapter 12 or chapter 13 must inclu	
Caption of Suit and Case Number	Nature of Proceeding	Court or Agency and Location	Status or Disposition
ase Bank USA, N.A. v. Debtor; 09028377	Civil	Pima County Justice Court Tucson, Arizona	Pending; no judgment entered

None [

 $\boxtimes$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

## 5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

#### 6. Assignments and receiverships

None

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a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of Assignment Terms of Assignment or Settlement

None

 $\boxtimes$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian

Name and Location of Court Case Title & Number

Date of Order

Description and Value of Property

#### 7. Gifts

None

 $\boxtimes$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization

Relationship to Debtor, if any

Date of Gift

Description and Value of Gift

Date of Loss

#### 8. Losses

None

of Property

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description of Circumstances and, if Description and Value Loss was Covered in Whole or in Part by Insurance, Give Particulars.

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for None consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Name and Address of Payee Victoria A. King, AzCLDP 4501 East Grant Road Tucson AZ 85712

Date of Payment, Name of Payor if other than Debtor 11/24/2009

Amount of Money or Description and Value of Property \$200.00 for bankruptcy pleadings \$ 50.00 for drafting, filing and circulating Notice of Bankruptcy Proceedings

Money Management International, Inc.

12/2/2009

\$50.00 Credit Counselling (pre-filing)

#### 10. Other transfers

None

 $\boxtimes$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferree, Relationship to Debtor Describe Property Transferred and Value Received

Date

None

 $\boxtimes$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or Other Device

Date(s) of Transfer(s)

Amount of Money or Description and Value of Property or Debtor's Interest in Property

# 11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

					DOSS/IIVIOS Tage o
		12. Safe deposit boxes			
		-			
None		within one year immediately preceding	depository in which the debtor has or hang the commencement of this case. (Mar positories of either or both spouses whether petition is not filed.	ried debtors filing under chapter 12 or	
	and Ado er Depo	dress of Bank sitory	Names and Addresses of those with Access to Box or Depository	Description of Contents	Date of Transfer or Surrender, if any
		13. Setoffs			
None	$\boxtimes$	the commencement of this case. (Ma	including a bank, against a debt or depos irried debtors filing under chapter 12 or c ether or not a joint petition is filed, unles	•	
Name a	and Ado	dress of Creditor	Date of Setoff		Amount of Setoff

# 14. Property held for another person

Name and Address of Owner Description and Value of Property Location of Property

#### 15. Prior address of debtor

None If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address Name Used Dates of Occupancy

## 16. Spouses and former spouses

None 🛛 1

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

#### 17. Environmental information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

Name and Address of
Site Name and Address
Governmental Unit
Date of Notice
Environmental Law

Name and Address of Site Name and Address Governmental Unit

Date of Notice Environmental Law

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Governmental Unit

None

Docket Number

Status or Disposition

#### 18. Nature, location and name of business

None

 $\boxtimes$ 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was a self-employed in a trade, profession, or other activity either full- or part-time within the six-years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this csae.

Name, Address, Last Four Digits of Soc. Sec. No. Complete EIN or Other Taxpayer I.D. No.

Nature of Business

Beginning and Ending Dates





b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Name Address

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, directory, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

		19. Books, records and financial statements	
None		a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.	
Name a	and Ado	dress	Dates Services Rendered
None	$\boxtimes$	b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptchave audited the books of account and records, or prepared a financial statement of this debtor.	y case
Name a	and Ado	dress	Dates Services Rendered
None		c. List all firms or individuals who at the time of the commencement of this case were in possession of the account and records of the debtor. If any of the books of account and records are not available, explain.	books of
Name a	and Add	dress	

Name and Address Date Issued

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a

financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

None

 $\boxtimes$ 

Nature and Percentage of Stock Ownership

		20.	Inventories	
None	$\boxtimes$		List the dates of the last two inventories taken of your property, the name of the person who superv f each inventory, and the dollar amount and basis of each inventory.	
Date of	Invent	ory		ant of Inventory ify cost, market or other basis)
None	$\boxtimes$		List the name and address of the person having possession of the records of each of the two inventor eported in a., above.	ories
Date of	Invent	ory	Name and Address of Custodian of Inventory Records	
N	Σ		Current Partners, Officers, Directors and Shareholders	
None	$\boxtimes$		If the debtor is a partnership, list the nature and percentage of partnership interest of each member artnership.	of the
Name a	and Ado	dress	Nature of Interest	Percentage of Interest
None	$\boxtimes$	b. 1	If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder	who directly
	_		r indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.	·

Title

Name and Address

Taxpayer Identification Number

		22. Former partners, officers, directors and	l shareholders	
None	$\boxtimes$	a. If the debtor is a partnership, list each member w preceding the commencement of this case.	who withdrew from the partnership within one year immediately	
Name a	and Ado	iress	Date of Withdraw	val
None	$\boxtimes$	b. If the debtor is a corporation, list all officers, or of within one year immediately preceding the comm	directors whose relationship with the corporation terminated tencement of this case.	
Name a	and Ado		Title	Date of Termination
		23. Withdrawals from a partnership or dist	tributions by a corporation	
None	$\boxtimes$		withdrawals or distributions credited or given to an insider s, stock redemptions, options exercised and any other perquisite d t of this case.	uring
		ress of Recipient,		Amount of Money
Relatio	nship to	Debtor	Date and Purpose of Withdrawal	and Value of Property
		24. Toy consolidation group		
	_	24. Tax consolidation group		
None			eral taxpayer identification number of the parent corporation of an bettor has been a member at any time within the six-year period case.	y
Name o	of Paren	t Corporation	Taxpayer Identific	cation Number
		25. Pension funds		
None	$\boxtimes$		federal taxpayer identification number of any pension fund to lible for contributing at any time within the six-year period case.	

Name of Pension Fund

attachments thereto and that they are true and correct. 1/13/2010 X /s/ Josea Joao Dossantos Date Signature of Debtor 1/13/2010 Signature of Joint Debtor Date [If completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Signature of Authorized Individual Date Printed Name and Title DECLARATION AND SIGNATURE OF BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required under that section; and (4) I will not accept any additional money or other property from the debtor before the filing fee is paid in full. Victoria A. King, AzCLDP #80506 Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person or partner who signs this document. 4501 East Grant Road Tucson, Arizona 85712 Address 1/13/2010 X /s/ Victoria A. King Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless te bankruptcy petition preparer is

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any

[If completed by an individual or individual and spouse.]

not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

☐ Claimed as exempt

# UNITED STATES BANKRUPTCY COURT

# **District of Arizona, Tucson Division**

Re:	DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM
	Debtor		(if known)
	- Debts secured by property of	VIDUAL DEBTOR'S STATE f the estate. (Part A must be full h additional pages if necessary	lly completed for EACH debt which is
Property 1	No. 1		
Creditor' Wells Far	's Name: go Home Mortgage	Describe Pro	perty Securing Debt:
Property v	will be (check one):		
Sur	rrendered	Retained	
If retainin	doors the manager.		
Rec Rec Oth	deem the property affirm the debt her. ExplaiPay real property in acc is (check one): himed as exempt	cordance with the contract xample    Not claimed as	, avoid lien using 11 U.S.C. § 522(f)).
☐ Rea ☐ Rea ☐ Oth Property i ☐ Cla	affirm the debt ner. ExplaiPay real property in act is (check one):	_	
☐ Rea ☐ Rea ☐ Oth Property i ☐ Cla	affirm the debt ner. ExplaiPay real property in acc is (check one): nimed as exempt  No. 2 (if necessary)	☐ Not claimed as	
Rec Rec Oth Property i Property i Creditor'	affirm the debt ner. ExplaiPay real property in acc is (check one): nimed as exempt  No. 2 (if necessary)	☐ Not claimed as	exempt
Property N	affirm the debt ner. ExplaiPay real property in acc is (check one): nimed as exempt  No. 2 (if necessary)  S Name:	☐ Not claimed as	exempt
Property I  Creditor'  Property I  Creditor'	affirm the debt ner. ExplaiPay real property in access (check one): nimed as exempt  No. 2 (if necessary)  Vs Name:  will be (check one):	☐ Not claimed as  Describe Pro	exempt

☐ Not claimed as exempt

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attached additional pages if necessary.)

	•				
Property No. 1					
Lessor's Name:	Describe Leased Property:	Leased will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No			
Property No. 2 (if necessary)					
Lessor's Name:	Describe Leased Property:	Leased will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No			
Property No. 3 (if necessary)					
Lessor's Name:	Describe Leased Property:	Leased will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No			
I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.    1/13/2010					
	Signature of Joint De	ebtor			

# UNITED STATES BANKRUPTCY COURT

# District of Arizona, Tucson Division

In Re:	DOSSANTOS, Josea Joao	Case No.	4:10-bk-00818 TUC JMM			
	Debtor		(if known)			
	VERIFICA	TION OF MAILING LIST				
	The Debtor(s) certifies that the attached mailing lis	t (only one option may be selected	ed per form):			
	is the first mail matrix in t	his case.				
	adds entities not listed on previously filed mailing list(s).					
	changes or corrects name(s) and address(es) on previously filed mailing list(s).					
	deletes name(s) and address(es) on previously filed mailing list(s).					
	The above named Debtor(s) hereby verify that the	attached list of creditors is true a	nd correct.			
	Date	Sign	nature of Attorney			
	/s/ Josea Joao Dossantos					

**Signature of Joint Debtor** 

**Signature of Debtor** 

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT

# District of Arizona, Tucson Division NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and cost of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are a filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailined from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the medium income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not propertly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those who incomes arise primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, includin Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1 2016, 4001, 4002, 6004, and 6007.

AMERICAN EXPRESS P O Box 981537 El Paso TX 79998

BANK OF AMERICA 4060 Ogletown Stan Newark DE 19713

CHASE/BANK ONE CARD SERV 800 Brooksedge Blvd Westerville OH 43081

CHASE/BANK ONE CARD SERVICES 800 Brooksedge Blvd Westerville OH 43081

CITIBANK CBSD NA 701 East 60th Street North Sioux Falls SD 57104

DIRECT LOAN SVC SYSTEM P O Box 5609 Greenville TX 75403

HSBC BEST BUY P O Box 5253 Carol Stream IL 60197

PENTAGROUP FINANCIAL LLC 35A Rust Lane Boerne TX 78006

THE HOME DEPOT/CBSD P O Box 6497 Sioux Falls SD 57117

U S BANK 1200 Energy Park D Saint Paul MN 55108

WELLS FARGO HOME MORTGAGE 3480 Stateview Blvd Fort Mills SC 29716 ZWICKER & ASSOC PC P O Box 10069 Scottsdale AZ 85271